

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Timothy Keller Messner  
Debtor

Case No. 18-05007-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Nov 20, 2023

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2023:

Recip ID	Recipient Name and Address
db	+ Timothy Keller Messner, 128 Bluff Road, Springfield, GA 31329-3948
5281790	#+ Franklin County Area Tax Bureau, 443 Stanley Avenue, Chambersburg, PA 17201-3628
5443119	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5135448	+ Tammy Springer, Tax Collector, 7351 Royer Road, Mercersburg, PA 17236-8522

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Nov 20 2023 18:47:29	Rushmore Loan Management Services, LLC as Servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5135441	Email/Text: collectors@arresourcesinc.com	Nov 20 2023 18:52:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
5145686	+ EDI: COMCASTCBLCENT	Nov 20 2023 23:50:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
5135442	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 20 2023 18:52:00	Credit Management Company, Attn: Bankruptcy, 2121 Nobletown Road, Pittsburgh, PA 15205-3956
5135445	+ Email/PDF: creditonebknofications@resurgent.com	Nov 20 2023 18:53:18	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
5150894	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 20 2023 18:52:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department, 10500 KINCAID DRI, FISHERS IN 46037-9764
5150895	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 20 2023 18:52:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5443120	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 20 2023 18:52:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5135446	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 20 2023 18:52:00	Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401
5145469	Email/PDF: resurgentbknofications@resurgent.com	Nov 20 2023 18:53:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5136533	+ EDI: RECOVERYCORP.COM	Nov 20 2023 23:51:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5480961	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 20 2023 18:52:00	Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-2708, Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
5480960	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 20 2023 18:52:00	Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
5503573	^ MEBN	Nov 20 2023 18:47:30	Rushmore Loan Management Services for US Bank Nati, c/o Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5135447	+ Email/Text: clientservices@sourcerm.com	Nov 20 2023 18:52:00	Source Receivables Mgmy, Llc, Attn: Bankruptcy Dept, Po Box 4068, Greensboro, NC 27404-4068
5135449	+ Email/Text: bankruptcytn@wakeassoc.com	Nov 20 2023 18:52:00	Valley Credit Service, Inc, Attn: Bankruptcy, Po Box 2162, Hagerstown, MD 21742-2162
5154677	EDI: AIS.COM	Nov 20 2023 23:51:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5135452	+ EDI: VERIZONCOMB.COM	Nov 20 2023 23:50:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
5135454	Email/Text: bankruptcy@firstenergycorp.com	Nov 20 2023 18:52:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
5159425	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 20 2023 18:52:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5135443	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
5135444	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
5135450	*+	Valley Credit Service, Inc, Attn: Bankruptcy, Po Box 2162, Hagerstown, MD 21742-2162
5135451	*+	Valley Credit Service, Inc, Attn: Bankruptcy, Po Box 2162, Hagerstown, MD 21742-2162
5135453	##+	Vitti Law Group, LLC., Lois M. Vitti, Esquire, 333 Allegheny Avenue, Suite 303, Oakmont, PA 15139-2072

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2023 at the address(es) listed below:

District/off: 0314-1  
Date Rcvd: Nov 20, 2023

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 24

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jason Brett Schwartz	on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com
Jerome B Blank	on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com mario.hanyon@brockandscott.com
Michelle Ghidotti	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bknotifications@ghidottiberger.com
Nicholas G. Platt	on behalf of Debtor 1 Timothy Keller Messner ngp@mooney4law.com plattnr61895@notify.bestcase.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
TOTAL: 11	

**Information to identify the case:**

Debtor 1

Timothy Keller Messner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5570

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-05007-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy Keller Messner

11/20/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**